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	Filing Date	<b>October 27, 1999</b>	
	First Named Inventor	<b>Andrew D. Holmes</b>	
	Group Art Unit Number	<b>3628</b>	
	Examiner Name	<b>Jeffrey C. Pwu</b>	
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PATENT AND TRADEMARK OFFICE

APPLICANTS: Andrew D. Holmes, Lee Horigan, Jeffrey A. Langston, David  
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TITLE: Multiple Exchange Rate Tracking in a Financial Transaction  
Manager

EXAMINER: Jeffrey C. Pwu

GROUP ART UNIT: 3628

ATTY. DKT. NO.: 3894

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APPEAL BRIEF

*Real Party in Interest*

The subject application is owned by Intuit Inc. of Mountain View, California.

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Case 3894

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16319/03894/DOCS/1578424.1

### ***Related Appeals and Interferences***

There are no known related appeals or interferences that may directly affect, be directly affected by, or have a bearing on the Board's decision in the pending appeal.

### ***Status of Claims***

Claims 1-20, 22, 24-33, 35-50, 52-54, and 56 stand finally rejected. On October 14, 2005, Appellants appealed from the final rejection of claims 1-20, 22, 24-33, 35-50, 52-54, and 56. The claims on appeal are set forth in an appendix attached hereto.

### ***Status of Amendments***

Appellants have not amended the claims since the final rejection.

### ***Summary of Claimed Subject Matter***

Multiple exchange rates are tracked, selected, and applied to transactions. Each of the exchange rates represents the value of a currency at a particular time and/or date. If a transaction date corresponds to a time period associated with one of the exchange rate, that exchange rate is used. If the transaction date does not correspond to a time period of any known exchange rate, a historical exchange rate is selected having the most recent date that precedes the transaction date.

The claimed invention is thereby able to track exchange rates for individual investment transactions in foreign currencies, based on the transaction dates, and is able

to determine which exchange rate to apply even when no known exchange rate corresponds to the transaction date.

The claimed invention thus facilitates the generation of transaction reports that accurately display amounts in the home currency. Capital Gains reports, Portfolio Value reports, and the like can reflect values in the home currency using exchange rate values corresponding to the actual dates of the transactions in question.

In accordance with one embodiment, there is also provided a user interface for entering and maintaining historical and time-based exchange rates, as well as a mechanism for obtaining such information in an automated fashion, either from stored data files or from a central resource such as an Internet site.

***Grounds of Rejection to be Reviewed on Appeal***

Claims 1-20, 22, 24-33, 35-50, 52-54, and 56 were rejected under 35 U.S.C. § 102(e) as being unpatentable over U.S. Patent Application Publication No. 2001/0011241 A1 to Nemzow.

This rejection is improper because Nemzow does not teach or suggest the claimed subject matter. In particular, Nemzow fails to teach or suggest any technique for selecting and applying an exchange rate for a transaction when no historical exchange rate corresponds to the transaction date.

### *Argument*

The reference cited in the Office Action does not teach or suggest selecting an exchange rate having a most recent time period among available historical exchange rates having time periods prior to the date of a received financial transaction.

To render a claim unpatentable under 35 U.S.C. § 102(e), the prior art must teach or suggest each and every limitation in the claim. MPEP § 2131; *see also Verdegaal Bros. v. Union Oil Co. of California*, 814 F.2d 628, 631, 2 USPQ2d 1051, 1053 (Fed. Cir. 1987). The examiner's 102(e) rejection was improper because Nemzow fails to teach or suggest all of the limitations of the rejected claims.

The independent claims 1, 10, 15, 19, 22, 24, 26, 29, 32, 35, 44, 49, 53, and 56 generally recite methods, systems, and computer products for selecting and applying an exchange rate to convert a transaction from a first currency to a second currency. As further claimed, "if the date of the received financial transaction corresponds to a time period of one of the historical exchange rates," that historical exchange rate is automatically selected and applied. As further claimed, "if the date of the received financial transaction does not correspond to a time period of one of the historical exchange rates," a historical exchange rate having a time period prior to the transaction date is selected. More specifically, a rate is selected that has the most recent time period among rates whose dates pre-date the transaction. In this manner, the claimed

invention is able to handle situations in which no exchange rate corresponds to the date of the transaction.

Nemzow fails to teach such steps. Nemzow merely discloses a currency translation system that dynamically translates a first currency value into a target currency value. Nemzow deals with partial rate information by triangulation of a set of currency translations and by customizing conversion rules. There is no hint or suggestion anywhere in Nemzow of any technique for handling the conditions addressed by the method claimed herein. Specifically, there is no discussion in Nemzow of selecting a historical exchange rate having a most recent time period among available historical exchange rates having time periods prior to the date of the received financial transaction. In fact, Nemzow does not even address any situation in which no historical exchange rate covers the time period of a transaction.

The Examiner's citations to specific portions of Nemzow do not relate in any way to the above-referenced limitation of the claims. Specifically, the Examiner has repeatedly cited paragraph [0051] of Nemzow as allegedly anticipating these limitations. However, paragraph [0051] of Nemzow merely states:

"Next, conversion rules are specified, block 110. Conversion rules include the conversion rate and the source of conversion rate data. The conversion rules can be taken from a number of sources: immediate user input, a database with conversion rates and country, currency, and symbol information, or computer dictionary lookup table, and/or foreign exchange rate data feeds. By taking user input for conversion rules and rates, the system can handle both known and previously unfamiliar currencies, and can calculate with both known and previously unfamiliar rates."

Accordingly, Nemzov merely discusses customizing conversion rules in response to user inputs and transaction rules, including matching user inputs against conversion rules, currency conversion rate tables, or a currency conversion rate database. Methods for maintaining the database are discussed. Customization of conversion rules are also discussed, including reconciling currency price differences, handling triangulation discrepancies, computing a balance sheet, or systematic work-in-progress contra-asset category for rounding errors. None of these concepts are in any way related to a determination as to whether the date of a financial transaction corresponds to a time period of a historical exchange rate. Furthermore, none of these concepts are directed to selecting and applying an exchange rate associated with a time period that precedes a transaction date.

The Examiner stated that the claims "easily fall within the broad language of user specified conversion and transaction rules.... A user of the Nemzow method could achieve the same result as a user of applicant's invention simply by entering, into the computer system, the above rules." Such an argument clearly indicates that the cited reference does not anticipate the claimed invention, since the Examiner explicitly states that the "same result" could be achieved if the appropriate rules were entered. In making such an argument, the Examiner implies that the rules that would mimic the presently claimed invention are not inherent in Nemzow but would have to be provided by some external source that "enter[s], into the computer system, the above rules." Accordingly, the reference itself fails to teach or suggest the claimed limitations.



Furthermore, in discussing “conversion rules”, Nemzow does not even contemplate the type of situations and conditions recited in the present claims; Nemzow states, at paragraph [0050], that “conversion rules include the conversion rate and the source of conversion rate data,” but does not mention any technique for selecting a conversion rate based on date, to say nothing of selecting a conversion rate having a most recent date among those that predate a transaction. In fact, while Nemzow provides an extensive list of conversion rule sources in paragraph [0050], there is no mention whatsoever of date ranges for exchange rates.

In addition, the Examiner cited paragraph [0052] of Nemzow as allegedly anticipating the following claim language: “automatically selecting, by the computer system, the historical exchange rate.” However, paragraph [0052] merely discusses using customized conversion rules to translate the original currency to the target currency, and does not mention selecting a historical exchange rate. Selecting an exchange rate involves choosing which exchange rate to use, such as from a set of exchange rates. Paragraph [0052] does not relate in any way to such an operation or step, and does not anticipate the language of the claimed step.

Furthermore, the Examiner cited steps 100-150 of Fig. 2 of Nemzow as allegedly anticipating the following claim language: “if the date of the received financial transaction not corresponding to *[sic]* a time period of one of historical exchange rates, automatically selecting, by the computer system, a historical exchange rate having the *[sic]* most recent time period among available historical exchange rates having time

periods prior to the date of the received financial transaction.” However, none of the steps of Nemzow’s Fig. 2 disclose any technique of selecting an exchange rate in this manner. Step 100 merely describes obtaining input data. Step 110 describes specifying conversion rules. Step 120 describes matching inputs and rules. Step 130 describes performing translation of currency values. Step 140 describes resolving issues such as currency spreads. Step 150 describes processing currency information to display it in a user-acceptable format. See also, Nemzow’s paragraphs 0047-0054. There is no hint or suggestion, in any of these steps, of selecting a historical exchange rate having a most recent time period among available historical exchange rates having time periods prior to the date of the received financial transaction, as claimed herein.

Thus, nowhere in the cited portion of Nemzow, nor indeed in any other part of Nemzow, is there any teaching that anticipates the specific limitations recited in the claims of the present application.

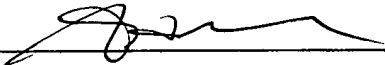
The remaining pending claims depend from the above independent claims, and therefore incorporate the limitations of the independent claims. Accordingly, the arguments presented above apply to the dependent claims as well.

*Summary*

For the foregoing reasons, Appellants believe that the Examiner's rejection of claims 1-20, 22, 24-33, 35-50, 52-54, and 56 was erroneous, and reversal of his decision is respectfully requested.

Respectfully submitted,  
Andrew D. Holmes et al.

Dated: November 30, 2005

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**Appendix: Claims Involved in Appeal**

1           1. In a computer-implemented system for managing financial transactions, a  
2   method for applying an exchange rate to convert a transaction from a first currency to a  
3   second currency, comprising:

4           receiving, by a computer system, a financial transaction, including a date and  
5           a transaction amount in the first currency;

6           accessing, by the computer system, an electronically stored plurality of  
7           historical exchange rates for the first currency with respect to the  
8           second currency, each historical exchange rate corresponding to a time  
9           period;

10          if the date of the received financial transaction corresponds to a time period  
11          of one of the historical exchange rates, automatically selecting, by the  
12          computer system, the historical exchange rate;

13          if the date of the received financial transaction does not correspond to a time  
14          period of one of the historical exchange rates, automatically selecting,  
15          by the computer system, a historical exchange rate having a most  
16          recent time period among available historical exchange rates having  
17          time periods prior to the date of the received financial transaction;

18 automatically applying, by the computer system, the selected historical  
19 exchange rate to the received financial transaction, to derive a  
20 converted transaction amount in the second currency; and  
21 performing at least one of the steps of:  
22 storing the converted transaction amount in a storage medium; and  
23 outputting the converted transaction amount.

1 2. The method of claim 1, wherein each time period comprises one selected from  
2 the group consisting of:

3 a date; and  
4 a range of dates.

1 3. The method of claim 1, further comprising:  
2 storing the received financial transaction including the date, the transaction  
3 amount, and the selected exchange rate.

1 4. The method of claim 1, further comprising:  
2 receiving input overriding the selected exchange rate, the input comprising a  
3 second exchange rate.

1 5. The method of claim 4, further comprising:  
2 storing, in the stored plurality of exchange rates, the second exchange rate  
3 and a corresponding time period for the second exchange rate.

1           6. The method of claim 1, wherein the financial transaction is a transfer between  
2   accounts.

1           7. The method of claim 1, wherein the financial transaction is selected from the  
2   group consisting of an investment purchase and an investment sale.

1           8. The method of claim 1, wherein outputting the converted transaction amount  
2   comprises:

3                 generating a report including the converted transaction amount; and  
4                 outputting the generated report.

1           9. The method of claim 8, wherein the report is selected from the group  
2   consisting of:

3                 a capital gains report;  
4                 a transaction report; and  
5                 an investment report.

1           10. In a computer-implemented system for managing financial transactions, a  
2   method for applying exchange rates, comprising:

3                 receiving, by a computer system, a plurality of financial transactions, each  
4                 financial transaction including a date and a transaction amount in a  
5                 first currency;

6 for each of at least a subset of the received financial transactions:

7 if the date of the received financial transaction corresponds to a date of a  
8 stored historical exchange rate from an electronically stored  
9 plurality of historical exchange rates, automatically obtaining, by  
10 the computer system, the corresponding historical exchange rate;

11 if the date of the received financial transaction does not correspond to a  
12 date of a stored historical exchange rate from an electronically  
13 stored plurality of historical exchange rates, automatically ob-  
14 taining, by the computer system, a historical exchange rate having a  
15 most recent date among available historical exchange rates having  
16 dates prior to the date of the received financial transaction;

17 automatically applying, by the computer system, the obtained historical  
18 exchange rate to the transaction to derive a transaction amount in a  
19 second currency;

20 electronically storing, by the computer system, the derived transaction  
21 amount in the second currency; and

22 electronically storing, by the computer system, the obtained historical  
23 exchange rate in an exchange rate table.

1 11. The method of claim 10, wherein at least one financial transaction is a  
2 transfer between accounts.

1 12. The method of claim 10, wherein at least one financial transaction is selected  
2 from the group consisting of an investment purchase and an investment sale.

1 13. The method of claim 10, further comprising:

2 generating a report including the derived transaction amounts in the second  
3 currency.

1 14. The method of claim 13, wherein the report is selected from the group  
2 consisting of:

3 a capital gains report;  
4 a transaction report; and  
5 an investment report.

1 15. A computer-implemented method for generating a financial report including  
2 at least two transactions, comprising:

3 retrieving, by a computer system, a first transaction including a first date, a  
4 first transaction amount in a first currency, and a first historical  
5 exchange rate for the first currency, responsive to the first date;

6 retrieving, by the computer system, a second transaction including a second  
7 date, a second transaction amount in a second currency, and a second  
8 historical exchange rate for the second currency, responsive to the sec-  
9 ond date;

10 automatically applying, by the computer system, the first historical exchange  
11 rate to the first transaction to obtain a first converted amount in a  
12 home currency;



13 automatically applying, by the computer system, the second historical  
14 exchange rate to the second transaction to obtain a second converted  
15 amount in the home currency; and  
16 outputting, by the computer system, a report including the converted  
17 amounts in the home currency;

18 wherein each historical exchange rate corresponds to a time period, and wherein  
19 retrieving each historical exchange rate comprises:

20 if the date of the transaction corresponds to a time period of one of the  
21 historical exchange rates, retrieving the historical exchange rate having  
22 a time period corresponding to the date of the transaction; and  
23 if the date of the transaction does not correspond to a time period of one of  
24 the historical exchange rates, retrieving the historical exchange rate  
25 having a most recent time period among available historical exchange  
26 rates having time periods prior to the date of the transaction.

1 16. The computer-implemented method of claim 15, wherein the first currency is  
2 the same as the second currency.

1 17. The computer-implemented method of claim 15, wherein each of the steps of  
2 obtaining a first exchange rate and obtaining a second exchange rate comprises

3 retrieving an exchange rate from an exchange rate history table responsive to the date of  
4 the transaction.

1 18. The computer-implemented method of claim 15, wherein the report is  
2 selected from the group consisting of:

3 a capital gains report;  
4 a transaction report; and  
5 an investment report.

1 19. A software product for managing financial transactions, comprising:

2 an exchange rate table for storing a plurality of historical exchange rates for a  
3 currency, each historical exchange rate corresponding to a time period;  
4 and

5 a user interface comprising a display of historical exchange rate information,  
6 the information comprising a plurality of exchange rates obtained from  
7 the exchange rate table; and

8 an exchange rate code module for causing a computer system to perform the  
9 steps of:

10 automatically selecting a historical exchange rate from the exchange rate  
11 table; and

12 automatically applying the selected historical exchange rate to a  
13 transaction to obtain a converted transaction amount; and

14 at least one of the steps of:  
15 storing the converted transaction amount in a storage  
16 medium; and  
17 outputting the converted transaction amount;  
18 wherein the transaction has a date, and wherein automatically selecting the  
19 historical exchange rate comprises:  
20 if the date of the transaction corresponds to a time period of one of the  
21 historical exchange rates, selecting the historical exchange rate  
22 having a time period corresponding to the date of the transaction;  
23 and  
24 if the date of the transaction does not correspond to a time period of one  
25 of the historical exchange rates, selecting the historical exchange  
26 rate having a most recent time period among available historical  
27 exchange rates having time periods prior to the date of the  
28 transaction.

1 20. The software product of claim 19, wherein the time period comprises one of:  
2 a date; and  
3 a range of dates.

1 22. In a computer-implemented system for managing financial transactions, a  
2 user interface for applying exchange rates to financial transactions, comprising:  
3 a first user interface element for receiving user entry of a financial transaction  
4 including a date; and

5 a second user interface element for:

6 displaying, by a computer system, a default value for an exchange rate,  
7 the default value corresponding to one selected from the group  
8 consisting of;

9 a historical exchange rate having a time period  
10 corresponding to the date of the financial transaction;  
11 and

12 a historical exchange rate having a time period that is most  
13 recent among available historical exchange rates  
14 having time periods prior to the date of the financial  
15 transaction; and

16 receiving, by the computer system, at least one of user entry of and user  
17 selection of an exchange rate for the financial transaction.

1 24. A computer-implemented system for applying multiple exchange rates,

2 comprising:

3 a list of currencies;

4 for each currency, a list of historical exchange rates, each exchange rate corre-  
5 sponding to a time period;

6 a transaction register, for storing transaction records, each of at least a subset  
7 of the transaction records;

8 a transaction input interface for receiving user entry of at least one transaction  
9 for storage in the transaction register, each transaction having a date;

10 and

11 an exchange rate selector for automatically selecting, for at least a subset of  
12 the entered transactions, an exchange rate from the list of historical  
13 exchange rates by:

14 if the date of the entered transaction corresponds to a time period of one  
15 of the historical exchange rates, selecting the historical exchange  
16 rate; and

17 if the date of the entered transaction does not correspond to a time period  
18 of one of the historical exchange rates, selecting a historical  
19 exchange rate having a most recent time period among available  
20 historical exchange rates having time periods prior to the date of  
21 the entered transaction;

22 and wherein the transaction input interface displays the selected exchange  
23 rate;

24 and wherein the transaction register stores the selected exchange rate in the  
25 corresponding transaction record.

1 25. The computer-implemented system of claim 24, further comprising:

2 a report generator, coupled to the transaction register, for generating a report  
3 including at least one transaction record, the report including the  
4 exchange rate of the transaction record.

1 26. A computer-implemented system for applying multiple exchange rates,

2 comprising:

3 an exchange rate storage device, for storing a plurality of historical exchange  
4 rates for converting a first currency to a second currency, each  
5 exchange rate corresponding to a time period;  
6 a transaction storage device, for electronically storing at least one financial  
7 transaction in the first currency, including a date;  
8 an exchange rate selector, coupled to the exchange rate storage device, for  
9 automatically selecting, for at least one stored financial transaction, an  
10 exchange rate from the plurality of historical exchange rates by:  
11 if the date of the financial transaction corresponds to a time period of one  
12 of the stored historical exchange rates, selecting the historical  
13 exchange rate; and  
14 if the date of the financial transaction does not correspond to a time period  
15 of one of the stored historical exchange rates, selecting a historical  
16 exchange rate having a most recent time period among available  
17 stored historical exchange rates having time periods prior to the  
18 date of the financial transaction; and  
19 a transaction display, coupled to the transaction storage device and to the  
20 exchange rate selector, for automatically applying the selected stored  
21 exchange rate to the at least one stored financial transaction to obtain  
22 at least one value in the second currency, and for displaying the at  
23 least one value.

1           27. The computer-implemented system of claim 26, wherein the transaction  
2 storage device stores the financial transaction including the applied exchange rate.

1           28. The computer-implemented system of claim 26, further comprising:  
2           a report generator, coupled to the transaction storage device, for generating a  
3           report including the financial transaction in the second currency.

1           29. A computer-implemented system for applying an exchange rate to convert a  
2 transaction from a first currency to a second currency, comprising:  
3           an input device, for receiving at least one financial transaction, the financial  
4           transaction including a date and a transaction amount in a first  
5           currency;  
6           an exchange rate retrieval device, for automatically selecting and obtaining an  
7           exchange rate for the received financial transaction, and for applying  
8           the exchange rate to convert the transaction amount to the second cur-  
9           rency; and  
10          a transaction storage device, for storing the received at least one financial  
11          transaction including the date and at least one selected from the group  
12          consisting of the obtained exchange rate and the converted transaction  
13          amount;

14 wherein the exchange rate retrieval device selects the exchange rate from a  
15 plurality of stored historical exchange rates, each stored exchange rate  
16 having a time period, by:

17 if the date of the received financial transaction corresponds to a time  
18 period of one of the historical exchange rates, selecting the  
19 historical exchange rate;

20 if the date of the received financial transaction does not correspond to a  
21 time period of one of the historical exchange rates, selecting a  
22 historical exchange rate having a most recent time period among  
23 available historical exchange rates having time periods prior to the  
24 date of the received financial transaction.

1 30. The computer-implemented system of claim 29, further comprising:

2 an exchange rate table, coupled to the exchange rate retrieval device, for  
3 storing the obtained exchange rate and the date.

1 31. The computer-implemented system of claim 29, further comprising:

2 a report generator, coupled to the transaction storage device, for generating a  
3 report including the financial transaction.

1 32. A computer-implemented system for generating a financial report, including

2 at least two transactions, comprising:

3 an exchange rate application device, for obtaining a first exchange rate for a  
4 first transaction, obtaining a second exchange rate for a second



5 transaction, automatically applying the first exchange rate to the first  
6 transaction to obtain a first converted amount, and automatically ap-  
7 plying the second exchange rate to the second transaction to obtain a  
8 second converted amount; and  
9 a report generation module, coupled to the exchange rate application device,  
10 for developing and formatting a report including the converted  
11 amounts; and  
12 an output device, coupled to the report generation module, for outputting the  
13 formatted report;  
14 wherein the exchange rate application device obtains each exchange rate for  
15 each transaction from a plurality of stored historical exchange rates,  
16 each stored exchange rate having a time period, by:  
17 if the date of the transaction corresponds to a time period of one of the  
18 historical exchange rates, obtaining the historical exchange rate;  
19 and  
20 if the date of the transaction does not correspond to a time period of one  
21 of the historical exchange rates, obtaining a historical exchange rate  
22 having a most recent time period among available historical  
23 exchange rates having time periods prior to the date of the  
24 transaction.

1 33. The computer-implemented system of claim 32, further comprising:

2 a transaction storage device, for storing at least two financial transactions, and an  
3 associated exchange rate for each financial transaction.

1 35. A computer program product for applying an exchange rate to convert a  
2 transaction from a first currency to a second currency in a financial transaction  
3 management system, comprising:

4 a computer readable medium; and

5 computer program code, encoded on the medium, for controlling a processor

6 to perform the operations of:

7 receiving a financial transaction, including a date and a transaction

8 amount in the first currency;

9 accessing an electronically stored plurality of historical exchange

10 rates for the first currency with respect to the second

11 currency, each historical exchange rate corresponding to a

12 time period;

13 if the date of the received financial transaction corresponds to a

14 time period of one of the historical exchange rates,

15 automatically selecting the historical exchange rate;

16 if the date of the received financial transaction does not correspond

17 to a time period of one of the historical exchange rates,

18 automatically selecting, by the computer system, a historical

19 exchange rate having a most recent time period among  
20 available historical exchange rates having time periods prior  
21 to the date of the received financial transaction;  
22 automatically applying the selected historical exchange rate to the  
23 received financial transaction, to derive a converted  
24 transaction amount in the second currency; and  
25 performing at least one of the steps of:  
26 storing the converted transaction amount in a storage  
27 medium; and  
28 outputting the converted transaction amount.

1 36. The computer program product of claim 35, wherein each time period  
2 comprises one selected from the group consisting of:  
3 a date; and  
4 a range of dates.

1 37. The computer program product of claim 35, further comprising computer  
2 program code, encoded on the medium, for controlling a processor to perform the  
3 operation of:  
4 storing the received financial transaction including the date, the transaction  
5 amount, and the selected exchange rate.

1           38. The computer program product of claim 35, further comprising computer  
2   program code, encoded on the medium, for controlling a processor to perform the  
3   operation of:  
4           receiving input overriding the applied exchange rate, the input comprising a  
5           second exchange rate.

1           39. The computer program product of claim 38, further comprising computer  
2   program code, encoded on the medium, for controlling a processor to perform the  
3   operation of:  
4           storing the second exchange rate and a corresponding time period in the  
5           stored plurality of exchange rates.

1           40. The computer program product of claim 35, wherein the financial transaction  
2   is a transfer between accounts.

1           41. The computer program product of claim 35, wherein the financial transaction  
2   is selected from the group consisting of an investment purchase and an investment sale.

1           42. The computer program product of claim 35, further comprising computer  
2   program code, encoded on the medium, for controlling a processor to perform the  
3   operations of:

4 generating a report including the converted transaction amount; and  
5 outputting the generated report.

1 43. The computer program product of claim 42, wherein the report is selected  
2 from the group consisting of:

3 a capital gains report;  
4 a transaction report; and  
5 an investment report.

1 44. A computer program product for applying multiple exchange rates in a  
2 financial transaction management system, comprising:

3 a computer readable medium; and  
4 computer program code, encoded on the medium, for controlling a processor

5 to perform the operations of:

6 receiving a plurality of financial transactions, each financial transaction  
7 including a date and a transaction amount in a first currency; and  
8 for each of at least a subset of the received financial transactions:

9 if the date of the received financial transaction corresponds  
10 to a date of a stored historical exchange rate from an  
11 electronically stored plurality of historical exchange  
12 rates, automatically obtaining the corresponding  
13 historical exchange rate;

14 if the date of the received financial transaction does not  
15 correspond to a date of a stored historical exchange

16 rate from an electronically stored plurality of  
17 historical exchange rates, automatically obtaining a  
18 historical exchange rate having a most recent date  
19 among available historical exchange rates having  
20 dates prior to the date of the received financial  
21 transaction;

22 automatically applying the obtained historical exchange rate  
23 to the transaction to derive a transaction amount in a  
24 second currency;

25 automatically storing the derived transaction amount in the  
26 second currency; and

27 automatically storing the obtained historical exchange rate  
28 in an exchange rate table.

1 45. The computer program product of claim 44, wherein at least one financial  
2 transaction is a transfer between accounts.

1 46. The computer program product of claim 44, wherein the financial transaction  
2 is selected from the group consisting of an investment purchase and an investment sale.

1 47. The computer program product of claim 44, further comprising computer  
2 program code, encoded on the medium, for controlling a processor to perform the  
3 operation of:

4 generating a report including the derived transaction amounts in the second  
5 currency.

1           48. The method of claim 47, wherein the report is selected from the group

2       consisting of:

3           a capital gains report;

4           a transaction report; and

5           an investment report.

1           49. A computer program product for generating a financial report including at

2       least two transactions, comprising:

3           a computer readable medium; and

4           computer program code, encoded on the medium, for controlling a processor

5           to perform the operations of:

6           retrieving a first transaction including a first date, a first transaction

7           amount in a first currency, and a first historical exchange

8           rate for the first currency, responsive to the first date;

9           retrieving a second transaction including a second date, a second

10          transaction amount in a second currency, and a second

11          historical exchange rate for the second currency, responsive

12          to the second date;

13 automatically applying the first historical exchange rate to the first  
14 transaction to obtain a first converted amount in a home  
15 currency;  
16 automatically applying the second historical exchange rate to the  
17 second transaction to obtain a second converted amount in  
18 the home currency; and  
19 outputting a report including the converted amounts in the home  
20 currency;  
21 wherein each operation of automatically applying a historical  
22 exchange rate to a transaction comprises:  
23 if the date of the transaction corresponds to a date of a  
24 stored historical exchange rate from an electronically  
25 stored plurality of historical exchange rates,  
26 automatically applying the corresponding historical  
27 exchange rate;  
28 if the date of the transaction does not correspond to a date of  
29 a stored historical exchange rate from an  
30 electronically stored plurality of historical exchange  
31 rates, automatically applying a historical exchange  
32 rate having a most recent date among available  
33 historical exchange rates having dates prior to the  
34 date of the transaction.



1           50. The computer program product of claim 49, wherein the first currency is the  
2 same as the second currency.

1           52. The computer program product of claim 49, wherein the report is selected  
2 from the group consisting of:

3           a capital gains report;  
4           a transaction report; and  
5           an investment report.

1           53. A computer program product for managing financial transactions,  
2 comprising:

3           a computer readable medium; and  
4           computer program code, encoded on the medium, for controlling a processor  
5           to perform the operations of:  
6                 generating an exchange rate table for storing a plurality of  
7                         historical exchange rates for a currency, each historical  
8                         exchange rate corresponding to a time period; and  
9                 presenting a user interface comprising a display of historical  
10                        exchange rate information, the information comprising a  
11                        plurality of exchange rates obtained from the exchange rate  
12                        table; and

13 automatically selecting a historical exchange rate from the exchange rate  
14 table;  
15 automatically applying the selected historical exchange rate to a  
16 transaction; and  
17 wherein the transaction has a date, and wherein automatically selecting the  
18 historical exchange rate comprises:  
19 if the date of the transaction corresponds to a time period of one of the  
20 historical exchange rates, selecting the historical exchange rate  
21 having a time period corresponding to the date of the transaction;  
22 and  
23 if the date of the transaction does not correspond to a time period  
24 of one of the historical exchange rates, selecting the historical  
25 exchange rate having a most recent time period among  
26 available historical exchange rates having time periods prior  
27 to the date of the transaction.

1 54. The software product of claim 53, wherein the time period comprises one of:  
2 a date; and  
3 a range of dates.

1 56. A computer program product for presenting a user interface for applying  
2 exchange rates to financial transactions, comprising:  
3 a computer readable medium; and

4 computer program code, encoded on the medium, for controlling a processor  
5 to perform the operations of:

6 presenting a first user interface element for receiving user entry of a  
7 financial transaction including a date; and

8 presenting a second user interface element for:

9 displaying a default value for an exchange rate;

10 receiving at least one of user entry of and user selection of an  
11 exchange rate for the financial transaction;

12 wherein the default value for the exchange rate is determined by:

13 if the date of the financial transaction corresponds to a time period of a

14 historical exchange rate from a stored plurality of historical exchange  
15 rates, retrieving the historical exchange rate having a time period  
16 corresponding to the date of the financial transaction; and

17 if the date of the financial transaction does not correspond to a time period of

18 a historical exchange rate from the stored plurality of historical  
19 exchange rates, retrieving the historical exchange rate having a most  
20 recent time period among available historical exchange rates having  
21 time periods prior to the date of the financial transaction.